

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ronald D Sisti  
Holly A. Sisti  
Debtors

Case No. 20-01082-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Apr 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2020.

db/jdb  
5314948 +Ronald D Sisti, Holly A. Sisti, 21 Santa Maria Avenue, Camp Hill, PA 17011-7320  
+BJ's, Acct No 5358 7820 0442 9338, Comenity Bank, P.O. Box 182120,  
Columbus, OH 43218-2120  
5314949 +Bureau of Account Management, Acct No 3072, 3607 Rosemont Avenue,  
Camp Hill, PA 17011-6904  
5314952 +CitiCards, Acct No 9992, P.O. Box 6241, Sioux Falls, SD 57117-6241  
5314951 +CitiCards, Acct No 5424 1811 9842 1328, P.O. Box 6241, Sioux Falls, SD 57117-6241  
5314953 +CitiCards, Acct No 5424 1813 6224, P.O. Box 6241, Sioux Falls, SD 57117-6241  
5314955 +FNB Omaha, Acct No 3532 6471 071 8401, P.O. Box 3412, Omaha, NE 68197-0001  
5314954 #+First Credit Services, Acct No XN9766, 377 Hoes Lane, Suite 200,  
Piscataway, NJ 08854-4155  
5314956 +GM Card, Acct No 5499 4411 7696 4495, Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
5320489 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
5322258 +Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840  
5314958 #+Leopold & Associates, PLLC, Acct No 12866, 564 Old York Road, Suite 3,  
Etters, PA 17319-9536  
5314960 +MRS BPO, LLC, Acct No LU45003452, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
5314961 New Cumberland F.C.U., Acct No 8800 50900, P.O. Box 658, New Cumberland, PA 17070-0658  
5314963 +Radius Global Solutions, Acct No 005-F81970840, P.O. Box 390905,  
Minneapolis, MN 55439-0905  
5314964 Ram World, Acct No 5523 7992 6288 8401, First Bankcard, P.O. Box 2557,  
Omaha, NE 68103-2557  
5314965 Sears, Acct No 5121 0720 3191 5087, P.O. Box 6282, Sioux Falls, SD 57117-6282  
5314966 +Second Round LP, Acct No 3810791, P.O. Box 41955, Austin, TX 78704-0033  
5314967 The Home Depot, Acct No 6035 3208 7296, Citibank, N.A, 5800 S Corporate Place,  
Sioux Falls, SD 57108-5027  
5314968 Wells Fargo, Acct No 4465 4203 5236 5647, Cash Wise Visa, P.O. Box 522,  
Des Moines, IA 50306-0522

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 27 2020 19:55:54  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5314947 E-mail/Text: rmcollections@belco.org Apr 27 2020 19:48:23 Belco Community Credit Union,  
Acct No 1050148\*\*, 449 Eisenhower Boulevard, Suite 200, Harrisburg, PA 17111  
5314950 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 27 2020 19:54:57 Chase Slate,  
Acct No 4185 8622 9245 4156, JP Morgan Chase Bank, P.O. Box 15548,  
Wilmington, DE 19886-5548  
5314957 E-mail/Text: bncnotices@becket-lee.com Apr 27 2020 19:51:11 Kohl's Department Store,  
Acct No 6393 0506 9228 \*\*\*, P.O. Box 3043, Milwaukee, WI 53201-3043  
5314959 E-mail/Text: camanagement@mtb.com Apr 27 2020 19:51:21 M&T Bank, Acct No 0091190538,  
P.O. Box 900, Millsboro, DE 19966  
5314962 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 27 2020 19:55:51  
Portfolio Recovery Associates, Dept 922, P.O. Box 4115, Concord, CA 94524-4115  
5321941 E-mail/Text: bnc-quantum@quantum3group.com Apr 27 2020 19:51:28  
Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788,  
Kirkland, WA 98083-0788  
5317292 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 27 2020 19:55:01  
The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
James M Bach on behalf of Debtor 2 Holly A. Sisti JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com  
James M Bach on behalf of Debtor 1 Ronald D Sisti JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Ronald D. Sisti**  
**Holly A. Sisti**

CHAPTER 13  
CASE NO. **1:20-bk-01082**

☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$10,260.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	171.00	0.00	171.00	10,260.00
				Total Payments:	<b>\$10,260.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Belco Community Credit Union	2017 Toyota Highlander Ltd Platinum 27,000 miles Location: 21 Santa Maria Avenue, Camp Hill PA 17011  Clean Condition Value as per Bobby Rahal Toyota, March 2020	0148
M&T Bank	21 Santa Maria Avenue Camp Hill, PA 17011 Cumberland County Parcel No. 13-23-0551-153  Value as per October, 2019 Comparative Market Analysis	0538

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

## 6. VESTING OF PROPERTY OF THE ESTATE.

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

## 7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: **March 20, 2020****/s/ James M. Bach, Esq.****James M. Bach, Esq.**

Attorney for Debtor

**/s/ Ronald D. Sisti****Ronald D. Sisti**

Debtor

**/s/ Holly A. Sisti****Holly A. Sisti**

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.